

<i>SERFF Tracking Number:</i>	<i>MUTM-127389673</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Mutual of Omaha Insurance Company</i>	<i>State Tracking Number:</i>	<i>49665</i>
<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11838_0811</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11838_0811</i>		

Filing at a Glance

Company: Mutual of Omaha Insurance Company

Product Name: Long Term Care Advertising - SERFF Tr Num: MUTM-127389673 State: Arkansas
ML11838_0811

TOI: LTC03I Individual Long Term Care SERFF Status: Closed-Filed-Closed State Tr Num: 49665

Sub-TOI: LTC03I.001 Qualified Co Tr Num: JAMIE LUCY State Status: Filed-Closed

Filing Type: Advertisement
Author: Jamie Lucy
Date Submitted: 08/29/2011
Reviewer(s): Stephanie Fowler
Disposition Date: 09/21/2011
Disposition Status: Filed-Closed
Implementation Date:

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Long Term Care Advertising

Project Number: ML11838_0811

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Individual Market Type:

Filing Status Changed: 09/21/2011

State Status Changed: 09/21/2011

Created By: Jamie Lucy

Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jamie Lucy

Filing Description:

NAIC #261-71412

FEIN #47-0246511

Mutual of Omaha Insurance Company

Long-Term Care Advertising

ML11838_0811

Enclosed for review by your Department is a copy of the above-captioned advertising. The form is new and is not intended to replace any previously approved form. It will be used with appropriate approved forms in your state.

SERFF Tracking Number: MUTM-127389673 State: Arkansas
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Company Tracking Number: JAMIE LUCY
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: Long Term Care Advertising - ML11838_0811
Project Name/Number: Long Term Care Advertising/ML11838_0811

We request that any information in brackets be considered variable.

Thank you for the review of this filing.

Sincerely,

Corporate Compliance and Ethics Division
For Questions, please contact Carly Cole
Phone: 402-351-2476; Fax: 402-351-5298
E-mail: advfilings@mutualofomaha.com

jl

Company and Contact

Filing Contact Information

Carly Cole, Product & Advertising Compliance carly.cole@mutualofomaha.com
Consultant

Mutual of Omaha 402-351-2476 [Phone]
Mutual of Omaha Plaza 402-351-5298 [FAX]
Omaha, NE 68175

Filing Company Information

Mutual of Omaha Insurance Company	CoCode: 71412	State of Domicile: Nebraska
Mutual of Omaha Plaza	Group Code: 261	Company Type: Health Insurance
Omaha, NE 68175	Group Name:	State ID Number:
(402) 351-6910 ext. [Phone]	FEIN Number: 47-0246511	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:

SERFF Tracking Number: MUTM-127389673 State: Arkansas
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Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Mutual of Omaha Insurance Company	\$50.00	08/29/2011	51057765

SERFF Tracking Number:	MUTM-127389673	State:	Arkansas
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TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	Long Term Care Advertising - ML11838_0811		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	09/21/2011	09/21/2011

<i>SERFF Tracking Number:</i>	<i>MUTM-127389673</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>JAMIE LUCY</i>		
<i>TOI:</i>	<i>LTC03I Individual Long Term Care</i>	<i>Sub-TOI:</i>	<i>LTC03I.001 Qualified</i>
<i>Product Name:</i>	<i>Long Term Care Advertising - ML11838_0811</i>		
<i>Project Name/Number:</i>	<i>Long Term Care Advertising/ML11838_0811</i>		

Disposition

Disposition Date: 09/21/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	MUTM-127389673	State:	Arkansas
Filing Company:	Mutual of Omaha Insurance Company	State Tracking Number:	49665
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TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
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Schedule	Schedule Item	Schedule Item Status	Public Access
Form	Letter	Filed-Closed	Yes

SERFF Tracking Number: MUTM-127389673 State: Arkansas

Filing Company: Mutual of Omaha Insurance Company State Tracking Number: 49665

Company Tracking Number: JAMIE LUCY

TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified

Product Name: Long Term Care Advertising - ML11838_0811

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Form Schedule

Lead Form Number: ML11838_0811

Schedule Item	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
Filed-	ML11838_0	Advertising Letter	Initial		0.000	ML11838_08
Closed	811					11.pdf
09/21/2011						

What's all the talk about long-term care partnerships?

You've probably heard people talking about a long-term care partnership program in our state. This partnership between the state and private insurance companies is designed to encourage citizens to take personal responsibility for their retirement planning because the future of public support through Medicaid is uncertain.

Here's how it works: The long-term care partnership program allows Medicaid and private long-term care insurance companies to work together to provide benefits for covered long-term care services while helping people protect the assets they worked a lifetime to accumulate. What does this mean for you?

- When you purchase a long-term care insurance policy that meets the state's guidelines, you will be allowed to protect a portion of the assets you might otherwise have to "spend down" to meet Medicaid eligibility requirements.
- Asset protection is on a dollar-for-dollar basis. That means if you purchase a long-term care insurance policy that pays \$100,000 in benefits, you will be allowed to keep \$100,000 in personal assets and still be eligible for Medicaid.
- Your long-term care insurance policy pays first. After all benefits have been paid under your policy, you may be allowed to transition to Medicaid.

Ensuring you receive accurate information

In order to ensure people receive accurate, up-to-date information on this important issue, the state requires insurance agents* to complete a special training course and periodic refresher courses in order to market long-term care insurance policies to their clients.

I'm pleased to report that I have completed the training and can assist you with your long-term care insurance needs. If you would like more information about how our state's partnership program may benefit you, please call me. I'll be happy to provide a no-cost review of your long-term care options.

Sincerely,

[Agent name]

[Agent Phone number]

[Agent Email]

This is a solicitation of insurance. Long-term care insurance is underwritten by Mutual of Omaha Insurance Company, Mutual of Omaha Plaza, Omaha, NE 68175-0001. Policy forms: LTC09M, LTC09M-AG, LTC09M-5ML, LTC09M-10ML (or state equivalent) In ID: LTC09M-ID, LTC09M-AG-ID, LTC09M-5ML-ID, LTC09M-10ML-ID, In NC: LTC09M-NC, LTC09M-AG-NC, LTC09M-5ML-NC, LTC09M-10ML-NC, In OK: LTC09M-OK, LTC09M-AG-OK, LTC09M-5ML-OK, LTC09M-10ML-OK, In OR: LTC09M-OR, LTC09M-AG-OR, LTC09M-5ML-OR, LTC09M-10ML-OR, In PA: LTC09M-PA, LTC09M-AG-PA, LTC09M-5ML-PA, LTC09M-10ML-PA, In WA: LTC09M-WA, LTC09M-AG-WA, LTC09M-5ML-WA, LTC09M-10ML-WA. For costs and further details of coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent* or write the company. You may be contacted by telephone by an insurance agent*.

ML11838_0811

*In WA, all references to agent should be replaced with producer.